

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ERNEST L. ST. JACQUES, JR.
KAREN A. ST. JACQUES
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21042

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/19/2017 and confirmed on 5/1/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,769.05
Less Refunds to Debtor	2,436.27	
TOTAL AMOUNT OF PLAN FUND		99,332.78

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	4,653.71	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,653.71

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 3843	0.00	62,083.54	0.00	62,083.54
	REAL TIME RESOLUTIONS INC(*) Acct: 8915	0.00	11,998.70	0.00	11,998.70
	BANK OF AMERICA NA** Acct: 3843	8,207.96	8,207.96	0.00	8,207.96
	ALLY FINANCIAL(*) Acct: 3195	6,699.44	6,699.44	997.84	7,697.28
					89,987.48

Priority					
	SHAWN N WRIGHT ESQ Acct:	0.00	0.00	0.00	0.00
	ERNEST L. ST. JACQUES, JR. Acct:	0.00	0.00	0.00	0.00
	ERNEST L. ST. JACQUES, JR. Acct:	843.00	843.00	0.00	0.00
	ERNEST L. ST. JACQUES, JR. Acct:	1,593.27	1,593.27	0.00	0.00
	LAW OFFICE OF SHAWN N WRIGHT Acct:	0.00	0.00	0.00	0.00
	SHAWN N WRIGHT ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 3843	325.00	325.00	0.00	325.00
					325.00

Unsecured					
	UNITED STATES DEPARTMENT OF EDUC/ Acct: 5967	33,948.79	131.38	0.00	131.38
	UNITED STATES DEPARTMENT OF EDUC/ Acct: 5967	47,217.58	182.73	0.00	182.73
	DUQUESNE LIGHT COMPANY* Acct: 5967	113.55	0.44	0.00	0.44
	UNITED STATES DEPARTMENT OF EDUC/	13,446.66	52.04	0.00	52.04

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5967				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					366.59
TOTAL PAID TO CREDITORS					90,679.07
TOTAL CLAIMED					
	PRIORITY	325.00			
	SECURED	14,907.40			
	UNSECURED	94,726.58			

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ERNEST L. ST. JACQUES, JR.
KAREN A. ST. JACQUES
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-21042

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ernest L. St. Jacques, Jr.
Karen A. St. Jacques
Debtors

Case No. 17-21042-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 25, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ernest L. St. Jacques, Jr., Karen A. St. Jacques, 242 Byron Road, Pittsburgh, PA 15237-4015
14420787	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	May 25 2022 23:57:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14395020	Email/Text: ally@ebn.phinsolutions.com	May 25 2022 23:57:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14384500	+ Email/Text: ally@ebn.phinsolutions.com	May 25 2022 23:57:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
14420525	Email/Text: creditcardbkcorrespondence@bofa.com	May 25 2022 23:57:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14384501	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 25 2022 23:57:00	Bank of America, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
14664409	+ Email/Text: kbarkley@bernsteinlaw.com	May 25 2022 23:58:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14384502	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 25 2022 23:57:00	Great Lakes, 2401 International Lane, Madison, WI 53704-3192
14405071	Email/Text: bkdepartment@rtresolutions.com	May 25 2022 23:58:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr		Duquesne Light Company
cr		FIRSTPLUS HOME LOAN OWNER TRUST 1998-5
cr		Real Time Resolutions, Inc., as Agent for FirstPlu
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: May 25, 2022

Form ID: pdf900

Total Noticed: 10

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Bank Of America N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Keri P. Ebeck	on behalf of Creditor Real Time Resolutions Inc., as Agent for FirstPlus Home Owner Trust 1998-5 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Ernest L. St. Jacques Jr. shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Joint Debtor Karen A. St. Jacques shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Stephen Russell Franks	on behalf of Creditor FIRSTPLUS HOME LOAN OWNER TRUST 1998-5 amps@manleydeas.com
Thomas Song	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com

TOTAL: 12